PREPARED EXCLUSIVELY FOR ONE INSTITUTION

Competitive Fee *Position*

Prepared for

Sample Community Bank

SAN FRANCISCO FED DISTRICT · BANK · COMMUNITY BANK, $300M–$1B

Peer cohort: 76 comparable community banks. Not every peer publishes every fee: 34 publish an NSF fee and 12 an overdraft fee, so those are the comparison sets for those lines.

PEER COHORT	BENCHMARKED AGAINST	SOURCE
Community banks, $300M–$1B	76 peer institutions with published fee schedules	feeinsight.com

FEE INSIGHT · BANK FEE INDEX SERIES

IN BRIEF

Three things your fee schedule says about you

01 **$33 vs $15**

your NSF fee vs peer median

Your NSF fee is an extreme outlier.

At $33.00, your returned-item fee is 2.2x the $15.00 median of 34 peer banks — the 88th percentile, flagged as an extreme outlier, and $18 over the typical peer. A quarter of the cohort now charges $6.25 or less as the industry retreats from NSF under regulatory scrutiny. This is the single most conspicuous line on your schedule, made more so by how generously you price everything around it.

02 **$1 vs $30**

overdraft fee vs peer median

You have one of the friendliest overdraft postures in your cohort — untold.

A $1 overdraft fee against a $30 median (8th percentile, 12 peers), monthly maintenance waived against a $12 median (13th percentile, 15 peers), and no minimum balance fee. These are the exact lines regulators praise and customers compare — and they are competitive advantages currently generating zero marketing value.

03 **$25 vs $15**

outgoing domestic wire vs median

You carry quiet premiums on exception activity.

Outgoing domestic wires ($25 vs a $15 median, 83rd percentile), deposited item returns ($18 vs $12, 80th percentile), and paper statements ($5 vs $3.58, 100th percentile) each run above the cohort. Individually small, together they put your exception-fee stack near the top of the market — the opposite of the story your overdraft and maintenance pricing tells.

Net position: Sample Community Bank runs the most bifurcated schedule in this analysis. On one side, a $1 overdraft fee, waived monthly maintenance, and no minimum balance fee place it among the most customer-friendly banks in its 76-bank cohort. On the other, a $33 NSF fee flagged as an extreme outlier — more than double the peer median — plus top-quartile wires, deposited item returns, and paper statements. The incoherence is the exposure: the same bounced item costs $1 if paid and $33 if returned. Resolving that contradiction, and then marketing the customer-friendly side, is the agenda for a one-hour pricing conversation.

THE POSITION MAP

Your fees vs. 76 peer institutions

Peer cohort: Community banks, $300M–$1B — 76 institutions with published fee schedules. Not every peer publishes every fee, so each category compares against the peers that publish that line (per-category n noted in § 03). Percentile = share of peers charging the same or less; the tick marks the median. Terracotta bars sit above the 80th percentile, green at or below the 20th.

FEE	YOU	PEER P25	MEDIAN	P75	NATIONAL	PERCENTILE	
Non-network ATM	–	$1.00	$1.00	$2.13	$1.75	not published	
Foreign transaction	–	$20.00	$20.00	$20.00	$4.00	not published	
Card replacement	$10.00	$5.00	$10.00	$50.00	$10.00	P54	
Cashier's check	$8.00	$5.00	$5.50	$8.50	$6.00	P75	
Deposited item return	$18.00	$7.25	$12.00	$16.50	$15.00	P80	
Minimum balance	$0.00	$1.25	$2.50	$3.75	$5.00	P50	WAIVED
Monthly maintenance	$0.00	$5.50	$12.00	$16.00	$6.00	P13	WAIVED
NSF / returned item	$33.00	$6.25	$15.00	$30.00	$15.00	P88	OUTLIER
OD protection transfer	–	$2.25	$3.00	$4.50	$5.00	not published	
Overdraft	$1.00	$22.50	$30.00	$31.00	$30.00	P8	
Paper statement	$5.00	$3.00	$3.58	$5.00	$3.00	P100	
Stop payment	$30.00	$27.00	$30.00	$30.00	$30.00	P82	
Incoming domestic wire	$10.00	$10.00	$12.50	$15.00	$15.00	P50	
Outgoing domestic wire	$25.00	$14.99	$15.00	$25.00	$20.00	P83	
Outgoing intl. wire	$40.00	$35.00	$40.00	$60.00	$40.00	P56	

DIVERGENCES

Where you diverge from your market

NSF / returned item — $33.00

Peer median $15.00 · P25 $6.25 · 88th percentile · n=34 · flagged: extreme outlier (>2x median)

The gap is hard to defend on its own terms — $18 over median on the industry's most examined fee — but the internal contradiction is what makes it urgent: when an item overdraws an account, your customer pays $1 if you cover it and $33 if you return it. Same behavior, 33x the price, based on a back-office decision. Aligning NSF with the overdraft posture would remove the only extreme-outlier flag on the schedule and make the pricing story coherent.

Outgoing domestic wire — $25.00

Peer median $15.00 · P75 $25.00 · 83rd percentile · n=12

At $10 over median, wires sit at the top quartile of the cohort — a friction fee on the business and high-balance customers who move money most. The revenue is modest for the signal it sends to exactly the relationships a community bank works hardest to win.

Paper statement and deposited item return — small fees, top of cohort

Paper statement $5.00 vs $3.58 median (100th percentile, n=14) · Deposited item return $18.00 vs $12.00 (80th percentile, n=15)

Neither line is large, but both recur or land on no-fault customers, and both price at or near the top of the cohort. Deposit-related penalty fees have drawn specific junk-fee scrutiny. These are candidates for quiet trims that cost little and clean up the schedule's top-heavy exception stack.

Overdraft, maintenance, and minimum balance — a story nobody is telling

Overdraft $1 vs $30 median (P8, n=12) · Monthly maintenance $0 vs $12 median (P13, n=15) · Minimum balance $0

A $1 overdraft fee is a near-elimination — the posture large banks issue press releases about — and free maintenance against a $12 median is a claim your competitors' own published schedules substantiate. Once the NSF line is brought into coherence, this is one of the strongest publishable fee stories in the cohort. Today it appears nowhere.

POSTED PRICE VS. REALIZED INCOME

What fees actually mean to your bottom line

Public regulatory filings (FDIC Call Reports) joined with your fee position — the comparison your fee schedule never shows you.

TOTAL ASSETS	TOTAL DEPOSITS	EMPLOYEES
$405.1M	$357.1M	58 2 branches
SERVICE-CHARGE INCOME	**FEE-INCOME INTENSITY**	**RETURN ON ASSETS**
$96,000 0.5% of revenue	2.2 bps cohort median **1.7 bps** of assets	1.01% cohort median **1.16%**

Fee economics vs. your cohort

METRIC	YOU	P25	MEDIAN	P75	POSITION	ASSESSMENT
Service-charge income	**$96,000**	–	$93,000	–	—	In line
Fee intensity (income / assets)	**2.2 bps**	0.9 bps	1.7 bps	2.7 bps	P64	In line
Fee dependency (share of noninterest income)	**6.1%**	1.9%	3.6%	6.1%	P75	Concentrated
Fee income vs. net income	**2.2%**	–	1.4%	–	—	Earnings-exposed

Your posted prices (62th percentile) and realized fee income (64th percentile) are both top-of-cohort. **Fees are a genuine earnings engine here** — which cuts both ways: repricing decisions carry real revenue consequences, and regulatory or competitive pressure on fee income lands harder on you than on peers.

Fee-intensity trend (year-end filings): 2024: 2.8 bps → 2025: 2.2 bps · cohort median 1.7 bps.

Deposit footprint (FDIC Summary of Deposits, 2025): 2 branch locations across 1 counties holding $367.0M in deposits.

Financial figures as filed (Mar 31, 2026 snapshot; revenue from Dec 31, 2025 full-year filing). Cohort medians computed across 1,427 same-charter, same-tier institutions' latest full-year filings.

PEER BY PEER

How specific peers price the headline fees

All figures from each institution's published fee schedule (public documents), extracted and verified by the Bank Fee Index pipeline.

INSTITUTION	MONTHLY MAINTENANCE	OVERDRAFT	NSF / RETURNED ITEM	STOP PAYMENT	OUTGOING DOMESTIC WIRE
Sample Community Bank (you)	**$0.00**	**$1.00**	**$33.00**	**$30.00**	**$25.00**
PB&T Bank (Pueblo, CO)	–	$29.00	$29.00	$29.00	$15.00
Redwood Capital Bank (Eureka, CA)	$5.00	$35.00	$35.00	$25.00	$15.00
Gateway Bank (Mendota Heights, MN)	$17.00	$30.00	$30.00	$30.00	$15.00
First Bank (Burkburnett, TX)	–	–	$30.00	$25.00	$15.00
Kentland Bank (Kentland, IN)	–	–	$30.00	$30.00	$25.00
First Community Bank of Central Alabama (Wetumpka, AL)	–	–	$33.00	$30.00	$20.00
Mega Bank (San Gabriel, CA)	$15.00	–	$10.00	$15.00	$10.00
American Community Bank of Indiana (Saint John, IN)	–	–	$35.00	$35.00	$30.00

THE BIGGER PICTURE

What is moving in your market

Two currents define the fee landscape your schedule competes in. First, the retreat from NSF: large banks have largely eliminated returned-item fees, and the pressure has migrated down-market — visible in your own cohort, where the median has fallen to $15 and a quarter of peers charge $6.25 or less, against your posted $33. Second, published fee schedules have become public documents: scraped, compared, and surfaced automatically, which means both halves of a bifurcated schedule are equally visible — the $1 overdraft that flatters you and the $33 NSF that does not.

Mid-sized community banks occupy the exposed middle: large enough to be included in fee comparisons and examiner sweeps, without the brand gravity that lets the largest institutions carry premiums quietly. For Sample Community Bank the highest-leverage move is not a broad repricing but a reconciliation — bring the NSF fee into line with the overdraft posture the bank has already chosen, trim the handful of top-of-cohort exception fees, and then actively market an overdraft and maintenance profile that most peers cannot match.

Methodology & data provenance

Fee data is drawn exclusively from institutions' published fee schedules — public documents — collected and verified through the Bank Fee Index agentic pipeline (discovery, extraction, independent verification, publication). Peer cohort: Community banks, $300M–$1B — 76 institutions with published data. Percentiles are computed within-cohort per fee category; a category is flagged an outlier when it exceeds 2× the peer median (extreme) or P75 + 1.5×IQR (statistical). Data pulled Aug 16, 2026. Figures reflect the lowest published consumer-facing amount per category and may not capture account-specific waivers.

Your source documents

Every figure attributed to Sample Community Bank in this report was extracted from your own published documents:

Source URLs available on request.

THE FULL LEDGER

Your complete published fee schedule

Every distinct fee line the Bank Fee Index has extracted and verified from Sample Community Bank's published documents (38 lines, as of Aug 16, 2026). This is the schedule your customers — and your competitors — can see.

PUBLISHED FEE LINE	AMOUNT	FREQUENCY / TERMS
ACH Origination	$20.00	monthly · per statement cycle
ATM withdrawal (exceeding four per month at non-network ATMs)	$1.00	per occurrence
Balancing and research	$25.00	other · per hour
Cashier's Checks (Customers)	$8.00	per occurrence
Cashier's Checks (Non-customer)	$10.00	per occurrence
Check Cashing (Customer, limited to collected funds items)	$0.00	per occurrence
Check Cashing (Non-customer with proper ID)	$5.00	per occurrence
Christmas Club Service charge	$0.00	monthly
Collection Items - Single item or item with documents	$25.00	per occurrence · plus payee bank charges
Copy of check(s)	$3.00	per occurrence · per page
Counter Checks	$0.33	per occurrence · 3 for $1.00
Debit card replacement	$10.00	per occurrence
Early Closure Fee	$10.00	one-time · accounts closed within 6 months of opening
Escheatment Fee (Dormant Accounts)	$2.00	one-time
Excess activity fee (Regular Savings, minimum daily balance below $500, after 3rd withdrawal in quarter)	$2.00	per occurrence
Foreign check/draft deposited	$10.00	per occurrence
Insufficient Funds Daily Cap	$198.00	daily
Insufficient Funds Fee (check, in-person withdrawal, debit card, electronic transaction)	$33.00	per occurrence · maximum of 6 per day

PUBLISHED FEE LINE	AMOUNT	FREQUENCY / TERMS
Legal Processing Fee	$100.00	per occurrence · when Bank is served a notice of levy, attachment or similar legal process
Night Deposit Annual Fee	$0.00	annual
Retirement Account Closing Fee	$25.00	one-time
Returned deposited item	$18.00	per occurrence
Safe Deposit Box Extra Key	$20.00	per occurrence
Seedling Account Excess activity fee (after 3rd withdrawal in quarter)	$2.00	per occurrence
Service charge (Money Market Savings, minimum daily balance $2,500)	$0.00	monthly
Service charge (Money Market Savings, minimum daily balance below $2,500)	$10.00	monthly · eVue Statements discount: $2.00
Service charge (NOW Account, minimum daily balance $1,000)	$0.00	monthly
Service charge (NOW Account, minimum daily balance below $1,000)	$10.00	monthly
Service charge (Regular Checking, minimum daily balance below $500 and average available balance below $1,500)	$7.00	monthly
Service charge (Regular Savings, minimum daily balance $500)	$0.00	quarterly
Service charge (Regular Savings, minimum daily balance below $500)	$5.00	quarterly · eVue Statements discount: $2.00
Statement copy	$5.00	per occurrence
Stop Payment charge	$30.00	per occurrence
Telephone Transfer	$5.00	per occurrence
Wire Transfer - Domestic Incoming	$10.00	per occurrence
Wire Transfer - Domestic Outgoing	$25.00	per occurrence · plus payee bank charges
Wire Transfer - International Incoming	$10.00	per occurrence
Wire Transfer - International Outgoing	$40.00	per occurrence · plus payee bank charges

This is what a *$300 report* looks like.

A Competitive Fee Position Report is built for your institution and your peer set from source-verified fee data — the same index tracking 1,183 institutions nationwide — and delivered in 48 hours.

Retail $300 · quarterly refresh $300 · Request yours

Named competitors, every fee benchmarked against a verified peer cohort, the revenue lens from your own filings. Or go deeper with Fee Insight Advisory — custom competitor sets, a board-ready deck, pricing-change modeling.

Request yours at

`feeinsight.com/for-institutions`

or write hello@bankfeeindex.com